#9 w 214.03

## **DECLARATION FOR PATENT APPLICATION**

MADE a below named inventor, I hereby declare that:

RECEIVED

My residence, post office address, and citizenship are as stated below next to my name of the company of the subject matter which is claimed and for which a patent is sought on the invention entitled:

## Consumer-Directed Financial Transfers Using Automated Clearinghouse Networks

the specification of which (check one) is attached he Application Serial No. <u>09/487,233</u> and was amend	ereto, or X was filed on 1/19/00 as ded on N/A (if applicable).			
I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.				
I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, Section 1.56(a).				
I hereby claim foreign priority benefits under Title 35, United Sates Code, Section 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:				
Prior Foreign Application(s)	Priority Claimed Yes No			
Number Country Day/Month/Year Filed	<del></del>			
Number Country Day/Month/Year Filed				
	=======================================			
POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith:				
MICHAEL A. GLENN, Reg. No. 30,176 DONALD M. HENDRICKS, Reg. No. 40, KIRK WONG, Reg. No. 43,284 CHRISTOPHER PEIL, Reg. No. 45,005 JULIA THOMAS, Reg. No. 52,283	355			

SEND CORRESPONDENCE TO:

GLENN PATENT GROUP, 3475 Edison Way, Suite L, Menlo Park, CA 94025

Application Ser. No.

I hereby claim the benefit under Title 35, United States code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, Section 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, Section 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Status: Patented, Pending, Abandoned

Filing Date

made on information a the knowledge that will	and belief are be Iful false stateme 101 of Title 18 o	elieved to be true; and ents and the like so ma f the United States Co	further that these ade are punishabled ade and that such	true and that all statement statements were made with e by fine or imprisonment of willful false statements ma
Full name of sole or fig	st inventor	SCOTT D. COO	K	
Inventor's signature	MEMIC	<u></u>		1/31/2003 Date
Residence 386 M	ountain Home R	Road, Woodside, CA	94062	
Post Office Address	Same			
Citizenship	United States	of America		
Full name of second jo	oint inventor:	RENE A. LACEF	RTE	
Inventor's signature _				
Residence	104 Glenwood	d Avenue, Woodside, 9	California 94062	Date
Post Office Address	Same			
Citizenship	United States	of America		

## Attorney Docket No. INTU0015

I hereby claim the benefit under Title 35, United States code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior Unit d States application in the manner provided by the first paragraph of Title 35, United States Code, Section 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, Section 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Application Ser. No.	Filing Date	Status: Patented, Pending, Abandoned
made on information are the knowledge that willflue both, under Section 100	id belief are believed to be ut false statements and the	of my own knowledge are true and that all statements true; and further that these statements were made with like so made are punishable by fine or imprisonment or States Code and that such willful false statements may ent issued thereon.
Full name of sole or firs	t inventor: SCOTT	D. COOK
Inventor's signature		Date
Residence		
Post Office Address	Same	
Citizenship	United States of America	
Full name of second jo	int inventor: RENE	A. LACERTE
Inventor's signature	Court, Emerald #	// ≥ 9/0 ≥ Date  Heedside, California 94062
•		
Post Office Address	Same	
Citizenship	United States of America	